

Cycle Date: June-2010
Run Date: 09/01/2010
Interval: Annual

Page Click on links below to jump to FPR contents

1	Summary Financial Information	
2	Ratio Analysis	
3	Supplemental Ratios	
4	Assets	
5	Liabilities, Shares & Equity	
6	Income Statement	
7	Delinquent Loan Information	
8	Loan Losses, Bankruptcy Information, & Loan Modifications	
9	Indirect & Participation Lending	
10	Real Estate Loan Information 1	
11	Real Estate Loan Information 2	
12	Member Business Loan Information	
13	Investments, Cash, & Cash Equivalents	
14	Other Investment Information	
15	Supplemental Share Information, Off Balance Sheet, & Borrowings	
16	Miscellaneous Information, Programs, & Services	
17	Information Systems & Technology	
18	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 128
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter :	N/A						
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.6
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,347,815	52.3	2,558,255,507	13.1
Loans Held for Sale	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	8.3
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,858,956,265	1.8
Unsecured Loans	518,605,652	557,464,027	7.5	553,641,163	-0.7	564,527,593	2.0	554,943,824	-1.7
Other Loans	2,667,820,765	2,589,874,586	-2.9	2,622,066,751	1.2	2,702,986,112	3.1	2,616,949,525	-3.2
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,030,849,614	-0.8
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(66,389,386)	-1.4
Land And Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	225,596,788	0.4
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	38,426,282	-3.4
NCUSIF Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	76,753,592	2.9
All Other Assets	139,156,110	119,155,438	-14.4	128,651,263	8.0	147,706,782	14.8	144,188,278	-2.4
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
LIABILITIES & CAPITAL:									
Dividends Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	12,727,436	-12.1
Notes & Interest Payable	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	322,637,303	-38.5
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,865,510	0.7	96,799,997	34.7
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,728,561	37.5	432,164,736	-29.2
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,165,166,883	0.1
Regular shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,198,228,890	9.4
All Other Shares & Deposits	3,664,227,852	3,985,967,047	8.8	4,372,008,766	9.7	4,771,031,554	9.1	4,932,026,633	3.4
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
Regular Reserve	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	244,322,091	1.0
Other Reserves	229,698,160	242,288,439	5.5	246,002,615	1.5	267,064,323	8.6	282,664,982	5.8
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	459,420,889	2.4
TOTAL EQUITY	908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
INCOME & EXPENSE									
Loan Income*	358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	188,122,615	-3.8
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	29,017,052	-2.3
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,266,740	13.4	83,421,677	-0.3
Salaries & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	86,238,279	2.2
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	177,693,101	-1.8	91,729,500	3.2
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	-298.4	-15,768,335	-223.3	-1,639,527	79.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		45,921,219		1,171	-100.0
Provision for Loan/Lease Losses*	31,923,940	40,655,506	27.4	57,795,884	42.2	79,655,491	37.8	28,041,806	-29.6
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	65,030,308	-16.5
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense*	N/A	N/A		N/A		41,093,118		10,184,888	-50.4
Net Income (Loss)*	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,113,143	119.4	17,698,207	40.9
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	128	-1.5
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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			Ratio Analysis						
Return to cover			For Charter :	N/A					
09/01/2010			Count of CU :	128					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :			N/A		Dec-2009		Jun-2010	
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Jun-2010	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.04	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.71	11.58	10.97	10.09	N/A	N/A	10.05	N/A	N/A
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.55	N/A	N/A
Solvency Evaluation (Estimated)	114.04	113.90	112.96	112.06	N/A	N/A	111.89	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.64	4.83	5.74	7.02	N/A	N/A	6.80	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.84	0.86	1.08	1.40	N/A	N/A	1.22	N/A	N/A
* Net Charge-Offs / Average Loans	0.54	0.65	0.82	1.08	N/A	N/A	0.98	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.71	101.72	100.76	86.70	N/A	N/A	101.39	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.10	0.29	0.73	0.73	N/A	N/A	1.40	N/A	N/A
Delinquent Loans / Assets	0.60	0.61	0.75	0.90	N/A	N/A	0.76	N/A	N/A
EARNINGS									
* Return On Average Assets	0.62	0.30	0.14	0.28	N/A	N/A	0.37	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	N/A	N/A	N/A	0.22	N/A	N/A	0.58	N/A	N/A
* Gross Income/Average Assets	7.29	7.71	7.42	6.85	N/A	N/A	6.25	N/A	N/A
* Yield on Average Loans	6.47	6.84	6.78	6.50	N/A	N/A	6.21	N/A	N/A
* Yield on Average Investments	4.19	4.79	3.63	2.38	N/A	N/A	1.91	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.75	1.79	1.85	N/A	N/A	1.74	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	2.80	2.37	1.73	N/A	N/A	1.35	N/A	N/A
* Net Margin / Avg. Assets	4.92	4.91	5.06	5.12	N/A	N/A	4.90	N/A	N/A
* Operating Exp./ Avg. Assets	3.91	4.13	4.16	4.30	N/A	N/A	3.91	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52	0.70	0.88	N/A	N/A	0.58	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.17	3.27	3.27	N/A	N/A	3.16	N/A	N/A
Operating Exp./Gross Income	53.65	53.48	56.00	62.72	N/A	N/A	62.60	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.99	3.20	3.44	3.16	N/A	N/A	3.10	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.14	N/A	N/A	2.82	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	23.81	27.18	29.37	30.60	N/A	N/A	31.70	N/A	N/A
Reg. Shares / Total Shares & Borrowings	28.02	25.12	24.39	23.72	N/A	N/A	25.51	N/A	N/A
Total Loans / Total Shares	85.95	85.67	83.34	76.50	N/A	N/A	72.70	N/A	N/A
Total Loans / Total Assets	71.35	71.06	69.94	63.89	N/A	N/A	62.08	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	14.91	13.71	15.51	N/A	N/A	14.02	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.73	92.84	93.49	94.22	N/A	N/A	93.84	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	41.26	37.65	37.05	37.47	N/A	N/A	39.03	N/A	N/A
Borrowings / Total Shares & Net Worth	4.43	4.68	4.39	5.89	N/A	N/A	3.48	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	5.26	4.68	4.45	4.80	N/A	N/A	4.59	N/A	N/A
Borrowers / Members	50.13	48.30	47.63	47.54	N/A	N/A	47.18	N/A	N/A
Members / Full-Time Employees	380.31	376.43	378.54	383.16	N/A	N/A	379.67	N/A	N/A
Avg. Shares Per Member	\$5,464	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,739	N/A	N/A
Avg. Loan Balance	\$9,369	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,384	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$53,201	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.11	1.09	1.36	2.59	N/A	N/A	3.62	N/A	N/A
* Market (Share) Growth	0.00	2.13	8.32	11.02	N/A	N/A	8.86	N/A	N/A
* Loan Growth	0.61	1.81	5.36	1.92	N/A	N/A	-1.53	N/A	N/A
* Asset Growth	1.03	2.21	7.06	11.57	N/A	N/A	4.24	N/A	N/A
* Investment Growth	0.87	3.75	12.81	40.59	N/A	N/A	16.67	N/A	N/A
* Membership Growth	-1.25	-0.27	2.21	2.33	N/A	N/A	-0.62	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
									2. Ratio

	Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A		
09/01/2010		Count of CU :	128		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group :		N/A		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	1.86	2.06	1.58
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	1.38	1.47	1.24
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	5.27
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	1.35	1.41	1.20
Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	1.68	0.54	0.59
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67	2.25	3.67	3.06
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	0.87
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	100.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.13	0.23	0.46	1.20	0.97
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.09	0.03	0.84	1.14	1.32
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1.10
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	0.37	0.64	0.53
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	0.82
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	16.94	16.63	10.63
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	27.76
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30	2.07	3.16	2.53
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	1.16
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	21.92	22.33	23.63
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	3.05	4.70	4.33
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	1.19	1.37	1.22
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09	0.14	0.33	0.31
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	0.05	0.10	0.13
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.15	0.21	0.31	0.80	0.68
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	1.27	1.10	1.23
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	1.49	1.32	0.70
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01	0.44	0.97	0.49
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	18.15
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.26
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.28	3.47
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.05
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.46
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	2.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71	19.96	18.16	17.43
Total Fixed Rate Real Estate / Total Loans	24.35	26.33	28.54	28.43	28.07
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05	25.82	40.17	29.04
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46	23.89	57.89	56.96
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.35	0.45	0.35	0.32
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	3.18
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.33	0.30	0.26	0.70	0.71
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.43	125.93
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

		Assets							
Return to cover		For Charter :	N/A						
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS									
CASH:									
Cash On Hand	80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	96,616,142	6.0
Cash On Deposit	464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	546,241,330	-14.4
Cash Equivalents	77,735,697	83,754,141	7.7	27,726,182	-66.9	10,988,848	-60.4	48,514,370	341.5
TOTAL CASH & EQUIVALENTS	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.6
INVESTMENTS:									
Trading Securities	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,617,287	3.0
Available for Sale Securities	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,383,979,208	41.8
Held-to-Maturity Securities	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	192,512,028	-12.2
Deposits in Commercial Banks, S&Ls, Savings Banks	118,567,979	137,952,560	16.3	265,056,977	92.1	461,109,671	74.0	612,386,874	32.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	14,066,046	12,597,871	-10.4	19,076,946	51.4	25,119,954	31.7	29,289,378	16.6
Total MCSD and PIC in Corporate CUs	43,598,539	41,504,765	-4.8	39,138,332	-5.7	26,097,256	-33.3	23,866,378	-8.5
All Other Investments in Corporate Cus	385,486,790	481,078,422	24.8	366,681,887	-23.8	428,834,821	17.0	238,772,263	-44.3
All Other Investments ²	48,669,228	36,007,241	-26.0	42,494,083	18.0	108,876,163	156.2	60,832,091	-44.1
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,347,815	52.3	2,558,255,507	13.1
LOANS HELD FOR SALE	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	8.3
LOANS AND LEASES:									
Unsecured Credit Card Loans	319,483,931	347,910,794	8.9	351,632,318	1.1	367,333,861	4.5	358,992,019	-2.3
All Other Unsecured Loans/Lines of Credit	199,121,721	209,553,233	5.2	202,008,845	-3.6	197,193,732	-2.4	195,951,805	-0.6
New Vehicle Loans	1,050,104,389	947,415,366	-9.8	879,488,765	-7.2	858,881,063	-2.3	764,046,948	-11.0
Used Vehicle Loans	1,380,293,206	1,399,738,421	1.4	1,467,352,540	4.8	1,559,490,909	6.3	1,559,344,387	0.0
1st Mortgage Real Estate Loans/Lines of Credit	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,486,841	4.6
Other Real Estate Loans/Lines of Credit	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	894,469,424	-4.0
Leases Receivable	17,252	0	-100.0	0	N/A	21,676	N/A	163,625	654.9
Total All Other Loans/Lines of Credit	237,405,918	242,720,799	2.2	275,225,446	13.4	284,592,464	3.4	293,394,565	3.1
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,030,849,614	-0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(66,389,386)	-1.4
Foreclosed Real Estate	3,783,230	4,813,918	27.2	8,668,380	80.1	11,493,976	32.6	13,305,977	15.8
Reposessed Autos	4,611,477	3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0	1,949,370	-21.7
Foreclosed and Reposessed Other Assets	515,122	485,943	-5.7	467,912	-3.7	357,348	-23.6	254,463	-28.8
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,909,829	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3	15,509,810	8.2
Land and Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	225,596,788	0.4
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	38,426,282	-3.4
NCUA Share Insurance Capitalization Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	76,753,592	2.9
Identifiable Intangible Assets	N/A	N/A		N/A		276,816		285,415	3.1
Goodwill	N/A	N/A		N/A		482,676		1,739,458	260.4
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		759,492		2,024,873	166.6
Accrued Interest on Loans	20,381,901	20,961,038	2.8	22,512,501	7.4	22,828,638	1.4	21,064,991	-7.7
Accrued Interest on Investments	10,897,023	14,470,838	32.8	10,051,080	-30.5	9,737,518	-3.1	9,572,848	-1.7
All Other Assets	98,967,357	74,794,397	-24.4	83,544,164	11.7	100,041,441	19.7	96,015,756	-4.0
TOTAL OTHER ASSETS	130,246,281	110,226,273	-15.4	116,107,745	5.3	132,607,597	14.2	126,653,595	-4.5
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	128	-1.5
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
									4. Assets

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
09/01/2010		Count of CU : 128							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria :			Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit				
	Count of CU in Peer Group :			N/A					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	322,637,303	-38.5
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	12,727,436	-12.1
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,865,510	0.7	96,799,997	34.7
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,728,561	37.5	432,164,736	-29.2
SHARES AND DEPOSITS									
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,165,166,883	0.1
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,198,228,890	9.4
Money Market Shares	1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,783,742,591	8.4
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,165,535,490	-0.7
IRA/KEOGH Accounts	700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	946,089,155	2.3
All Other Shares ¹	21,977,948	15,373,567	-30.1	17,203,069	11.9	16,665,089	-3.1	34,498,399	107.0
Non-Member Deposits	6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	2,160,998	1.8
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
EQUITY:									
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	455,137,912	1.4
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	244,322,091	1.0
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	233,825,685	246,206,530	5.3	253,753,590	3.1	265,265,487	4.5	269,635,394	1.6
Equity Acquired in Merger	N/A	N/A		N/A		262,045		262,046	0.0
Miscellaneous Equity	1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	19,081,039	170.8
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		0		0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	-1,180,329	N/A	0	100.0
Other Comprehensive Income	-1,003	-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3	-7,501,977	-36.0
Net Income	0	0	N/A	0	N/A	0	N/A	4,282,977	N/A
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
TOTAL SHARES & EQUITY	7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,510,269	10.1	9,281,830,368	4.3
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
NCUA INSURED SAVINGS ²									
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	292,059,806	0.4
Uninsured Non-Member Deposits	1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	910,379	122.5
Total Uninsured Shares & Deposits	507,897,599	587,053,360	15.6	775,016,901	32.0	291,413,566	-62.4	292,970,185	0.5
Insured Shares & Deposits	5,959,903,288	6,018,544,711	1.0	6,379,884,095	6.0	7,652,267,784	19.9	8,002,452,221	4.6
TOTAL NET WORTH	912,276,405	922,215,353	1.1	934,729,657	1.4	958,904,677	2.6	976,252,968	1.8
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
								5. LiabShEquit	

		Income Statement							
		For Charter : N/A							
		Count of CU : 128							
		Asset Range : N/A							
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	188,498,370	-3.9
Less Interest Refund	(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(375,755)	-16.6
Income from Investments	73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	28,569,996	-0.4
Income from Trading	2,318	1,092,579	#####	-3,382,930	-409.6	2,023,300	159.8	447,056	-55.8
TOTAL INTEREST INCOME	432,468,418	470,039,832	8.7	464,518,684	-1.2	450,686,868	-3.0	217,139,667	-3.6
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	43,023,684	-16.5
Interest on Deposits	37,110,450	48,959,120	31.9	43,821,293	-10.5	37,218,593	-15.1	15,380,134	-17.4
Interest on Borrowed Money	17,361,011	15,070,574	-13.2	18,848,034	25.1	15,464,393	-18.0	6,626,490	-14.3
TOTAL INTEREST EXPENSE	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	65,030,308	-16.5
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506	27.4	57,795,884	42.2	79,655,491	37.8	28,041,806	-29.6
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682	-3.9	211,586,402	1.4	215,276,329	1.7	124,067,553	15.3
NON-INTEREST INCOME:									
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,208,597	5.3	52,656,246	1.1
Other Operating Income	36,548,860	41,583,241	13.8	48,506,572	16.6	63,058,143	30.0	30,765,431	-2.4
Gain (Loss) on Investments	-466,367	-236,385	49.3	798,417	437.8	-9,310,689	-1,266.1	-677,561	85.4
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813	-10.1	18,609	-98.7	-1,839,003	-9,982.3	-471,196	48.8
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		0		0	N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089	120.4	-5,694,966	-544.9	-4,618,643	18.9	-490,770	78.7
NCUSIF Stabilization Income	N/A	N/A		N/A		45,921,219		1,171	-100.0
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034	1.9	197,419,624	38.4	81,783,321	-17.1
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	86,238,279	2.2
Travel, Conference Expense	3,542,779	3,665,296	3.5	3,588,566	-2.1	2,683,893	-25.2	1,359,630	1.3
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	13,737,775	4.3
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515	5.1	70,571,104	-0.6	35,569,704	0.8
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,509	-8.2	7,862,959	0.6
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936	-7.2	22,511,996	7.3	11,285,744	0.3
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,703,224	0.7	11,046,627	-2.7
Member Insurance	1,685,560	1,622,142	-3.8	3,531,872	117.7	1,537,649	-56.5	1,055,191	37.2
Operating Fees	1,421,518	1,389,098	-2.3	1,388,172	-0.1	1,665,757	20.0	715,864	-14.0
Misc Operating Expense	11,360,214	12,762,582	12.3	15,650,563	22.6	14,034,651	-10.3	9,096,006	29.6
TOTAL NON-INTEREST EXPENSE	303,064,487	324,953,125	7.2	342,759,829	5.5	346,489,692	1.1	177,967,779	2.7
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense	N/A	N/A		N/A		41,093,118		10,184,888	-50.4
NET INCOME (Loss)	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,113,143	119.4	17,698,207	40.9
RESERVE TRANSFERS:									
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,000,694	22.2	17,126,863	-18.4
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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									6. IncExp

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	Real Estate Loan Information 1									
Return to cover		For Charter :	N/A							
09/01/2010		Count of CU :	128							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg	
REAL ESTATE LOANS OUTSTANDING:										
First Mortgages										
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	923,918,458	0.9	
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	356,824,645	0.8	
Other Fixed Rate	740,078	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3	9,681,060	12.1	
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5	1,290,424,163	1.0	
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	38,448,233	1.8	
Balloon/Hybrid 5 years or less	385,818,391	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2	510,898,128	16.8	
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4	549,346,361	15.6	
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	51,733,190	9.2	
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1	72,983,127	-6.1	
Total Adjustable First Mortgages	112,114,504	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2	124,716,317	-0.3	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,486,841	4.6	
Other Real Estate Loans										
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	333,369,034	-12.0	
Closed End Adjustable Rate	2,860,656	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2	10,268,085	3.8	
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7	520,061,730	2.0	
Open End Fixed Rate	36,882,185	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0	30,770,575	-6.7	
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	894,469,424	-4.0	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,858,956,265	1.8	
RE LOAN SUMMARY (FIX, ADJ):										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,328,872,396	1.0	
Other RE Fixed Rate	304,242,869	393,056,758	29.2	430,666,476	9.6	411,998,576	-4.3	364,139,609	-11.6	
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,693,012,005	-2.0	
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96	6.7	18.16	-9.0	17.43	-4.0	
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	28.07	-1.3	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	635,614,445	13.0	
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	530,329,815	2.1	
Total Adj Rate RE Outstanding	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,165,944,260	7.8	
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	31,061,558	-7.7	
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.32	-9.6	
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	3.18	-9.3	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		16,115,812		17,549,338	8.9	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	4,270,596	-46.5	
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	8,819,941	34.2	10,199,297	15.6	
* REAL ESTATE LOANS - AMOUNT GRANTED:										
* First Mortgages										
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	194,538,048	-45.9	
* Fixed Rate 15 years or less	65,620,407	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8	103,504,795	-36.7	
* Other Fixed Rate	610,203	705,746	15.7	906,591	28.5	6,568,486	624.5	1,619,236	-50.7	
* Total Fixed Rate First Mortgages	316,272,253	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0	299,662,079	-43.1	
* Balloon/Hybrid > 5 years	8,583,460	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1	3,272,470	-43.7	
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8	47,113,149	-9.4	
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3	50,385,619	-12.8	
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7	6,224,696	22.2	
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1	10,520,294	141.2	
* Total Adjustable First Mortgages	22,888,475	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4	16,744,990	77.1	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8	366,792,688	-38.2	
* Amounts are year-to-date while the related %change ratios are annualized.										
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	Member Business Loan Information								
Return to cover		For Charter :	N/A						
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :		N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	211,760,343	28.9
Purchased Business Loans or Participations to Nonmembers	2,517,274	14,024,848	457.1	14,348,837	2.3	20,108,453	40.1	30,960,669	54.0
Total Business Loans (NMBLB) ¹	39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	242,721,012	31.6
Unfunded Commitments ¹	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	4,062,253	-38.1
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	238,658,759	34.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.46	31.4
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,338	5.9
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	140	30.8
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development (NMBLB) ¹	1,758,215	4,564,040	159.6	3,640,995	-20.2	3,302,648	-9.3	5,556,564	68.2
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	7	75.0
Unsecured Business Loans ¹	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	646,624	-32.5
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	218	-6.4
Purchased or Participation Interest to Members (NMBLB) ¹	0	0	N/A	0	N/A	49,603	N/A	4,381,524	8,733.2
Number of Outstanding Purchased Business Loans or Participation Interests to Members	0	0	N/A	0	N/A	1	N/A	2	100.0
Agricultural Related (NMBLB) ¹	0	0	N/A	236,997	N/A	215,819	-8.9	169,929	-21.3
Number of Outstanding Agricultural Related Loans	0	0	N/A	5	N/A	6	20.0	5	-16.7
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	21,998,967	48,389,576	120.0	60,825,980	25.7	78,272,830	28.7	59,821,073	52.9
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	11,419,784	309.7
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	5,231,246	68.7
2 to < 6 Months Delinquent	7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	1,795,668	-19.8
6 to 12 Months Delinquent	0	0	N/A	249,075	N/A	1,064,542	327.4	42,767	-96.0
12 Months & Over Delinquent	0	0	N/A	0	N/A	117,563	N/A	236,990	101.6
Total Del Loans - All Types (2 or more Mo)	7,838	137,207	1,650.5	763,689	456.6	3,419,903	347.8	2,075,425	-39.3
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58	1.67	189.2	2.25	35.0	3.67	62.6	3.06	-16.5
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19	773.3	0.61	227.0	1.92	214.5	0.87	-54.8
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	0	7,519	N/A	432,373	5,650.4	1,476,780	241.6	524,551	-29.0
*Total MBL Recoveries	0	0	N/A	0	N/A	10,338	N/A	9,439	82.6
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	184,745,461	20.3
* Business Loans and Participations Sold	1,199,974	3,236,300	169.7	2,025,113	-37.4	6,393,321	215.7	2,159,378	-32.4
SBA Loans Outstanding	846,420	2,132,907	152.0	2,839,923	33.1	5,709,286	101.0	5,820,479	1.9
Number of SBA Loans Outstanding	1	7	600.0	16	128.6	34	112.5	37	8.8
RISK BASED NET WORTH (RBNW):									
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	243,624,309	27.8
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439	83.4	5,575,622	-33.2	7,181,985	28.8	4,710,641	-34.4
RE Loans also Reported as Qualifying MBLS for RBNW	24,954,339	33,954,488	36.1	102,818,747	202.8	157,893,826	53.6	169,784,146	7.5
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									
									12. MBL

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter : N/A							
09/01/2010		Count of CU : 128							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	13,113,175	-67.0
Held to Maturity 1-3 yrs	64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	25,853,796	-25.2
Held to Maturity 3-5 yrs	27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	127,799,376	-2.7
Held to Maturity 5-10 yrs	2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	21,642,242	92.4
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	4,103,439	67.4
TOTAL HELD TO MATURITY	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	192,512,028	-12.2
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	189,689,066	64.7
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	483,971,393	58.6
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	548,157,054	15.5
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	123,458,313	77.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	4,520,240	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5	38,703,382	244.6
TOTAL AVAILABLE FOR SALE	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,383,979,208	41.8
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,617,287	3.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,617,287	3.0
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,062,188,517	-13.6
Other Investments 1-3 yrs	232,998,948	202,228,727	-13.2	289,160,700	43.0	393,987,884	36.3	421,785,121	7.1
Other Investments 3-5 yrs	45,712,314	59,554,431	30.3	78,733,609	32.2	52,397,216	-33.5	51,394,766	-1.9
Other Investments 5-10 yrs	20,185,311	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2	23,864,497	2.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	25,800	65,502	153.9	195,002	197.7	542,646	178.3	669,783	23.4
TOTAL Other Investments	1,153,028,304	1,217,983,069	5.6	1,317,546,617	8.2	1,699,183,161	29.0	1,559,902,684	-8.2
MATURITIES :									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,383,888,280	29.0	1,264,990,758	-8.6
Total Investments 1-3 yrs	477,918,080	361,628,497	-24.3	489,535,769	35.4	733,760,653	49.9	931,610,310	27.0
Total Investments 3-5 yrs	175,360,295	294,830,929	68.1	405,355,310	37.5	658,190,218	62.4	727,351,196	10.5
Total Investments 5-10 yrs	47,360,828	61,365,939	29.6	87,441,710	42.5	120,428,352	37.7	185,582,339	54.1
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	4,797,415	14,627,384	204.9	15,207,282	4.0	14,225,608	-6.5	43,476,604	205.6
Total	1,768,770,356	1,835,123,080	3.8	2,070,214,819	12.8	2,910,493,111	40.6	3,153,011,207	8.3
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		Supplemental Share Information, Off Balance Sheet, & Borrowings							
Return to cover			For Charter : N/A						
09/01/2010			Count of CU : 128						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
		Count of CU in Peer Group : N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010 % Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5	7,672,950	-63.3
Accounts Held by Nonmember Government Depositors	0	257,464	N/A	213,814	-17.0	521,258	143.8	1,151,620	120.9
Employee Benefit Member Shares	7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0	12,992,808	3.2
Employee Benefit Nonmember Shares	0	0	N/A	53	N/A	0	-100.0	0	N/A
529 Plan Member Deposits	0	289,781	N/A	334,542	15.4	0	-100.0	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0	5,057,863	51.2
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1	479,017,136	0.6
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7	299,596,785	5.9
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	0	-100.0
SAVING MATURITIES									
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,356,727,243	4.4
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	625,565,602	2.0
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	313,129,561	9.6
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	38,438,799	13.6
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	1,303,523	42.0
Construction & Land Development (MBL)	N/A	N/A		N/A		0		0	N/A
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	2,758,730	-51.2
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9	541,425,478	29.1
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7	806,632,058	2.4
Outstanding LOC	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	7,069,451	-65.1
Unsecured Share Draft LOC	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	129,309,580	1.5
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	196,368,993	2.3
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		1,679,870	-42.9
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	28,163,480	111.3
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9	1,714,711,163	9.2
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.43	-21.5	125.93	18.3
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	140,210,477	-15.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	158,054	-84.0
Other Contingent Liabilities	0	0	N/A	45,236	N/A	571,338	1,163.0	726,551	27.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	18	0.0
Num FRB Borr. Apps.	4	3	-25.0	6	100.0	5	-16.7	4	-20.0
Num FRB Pre-Pledged	1	1	0.0	0	-100.0	1	N/A	0	-100.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,623,048,984	10.3	1,605,902,724	-1.1
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	7,100,000	-84.4
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		502,943,302		474,780,701	-5.6
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	16,297,165	-46.8
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		2,612,755	-63.5
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		13,300,000	-90.6
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		727,271,895	9.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	106,050,000	14.1
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¹ Included MBL construction and land development prior to 03/31/09.									
								15.SuppShareOBS&Bor	

	Miscellaneous Information, Programs, Services								
Return to cover		For Charter : N/A							
09/01/2010		Count of CU : 128							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
MEMBERSHIP:									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,230,898	-0.3
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	26,820,382	4.3
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.59	-4.4
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.62	-126.6
Total Num Savings Accts	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,263,989	1.8
EMPLOYEES:									
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,044	0.9
Num Part-Time Employees	411	444	8.0	463	4.3	411	-11.2	396	-3.6
BRANCHES:									
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	324	0.3
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	26	-7.1	27	3.8
Plan to add new branches or expand existing facilities	N/A	N/A		12		0	-100.0	0	N/A
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,878,234,710	23.0	1,134,144,237	-21.2
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A	N/A		N/A		15		15	0.0
Debt Cancellation/Suspension	1	0	-100.0	3	N/A	5	66.7	6	20.0
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Business Loans	N/A	N/A		N/A		6		6	0.0
Indirect Consumer Loans	33	41	24.2	41	0.0	29	-29.3	31	6.9
Indirect Mortgage Loans	N/A	N/A		N/A		7		9	28.6
Interest Only or Payment Option 1st Mortgage Loans	7	7	0.0	6	-14.3	5	-16.7	5	0.0
Micro Business Loans	N/A	N/A		N/A		11		11	0.0
Micro Consumer Loans	N/A	N/A		N/A		11		11	0.0
Overdraft Lines of Credit	62	66	6.5	70	6.1	58	-17.1	63	8.6
Overdraft Protection	65	73	12.3	54	-26.0	52	-3.7	56	7.7
Participation Loans	34	33	-2.9	38	15.2	27	-28.9	28	3.7
Pay Day Loans	N/A	N/A		N/A		10		12	20.0
Real Estate Loans	63	91	44.4	89	-2.2	70	-21.3	75	7.1
Refund Anticipation Loans	N/A	N/A		N/A		2		2	0.0
Risk Based Loans	64	62	-3.1	64	3.2	64	0.0	68	6.3
Share Secured Credit Cards	N/A	N/A		N/A		23		24	4.3
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	86	6.2
Business Share Accounts	N/A	N/A		N/A		35		38	8.6
Check Cashing	N/A	N/A		N/A		60		62	3.3
First Time Homebuyer Program	N/A	N/A		N/A		9		9	0.0
Health Savings Accounts	N/A	N/A		N/A		8		10	25.0
Individual Development Accounts	N/A	N/A		N/A		2		2	0.0
In-School Branches	N/A	N/A		N/A		1		2	100.0
Insurance/Investment Sales	11	10	-9.1	17	70.0	28	64.7	30	7.1
International Remittances	N/A	N/A		N/A		11		11	0.0
Low Cost Wire Transfers	N/A	N/A		N/A		62		67	8.1
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		4		4	0.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		2,874,594		2,874,594	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		18,057,907		21,481,513	19.0	22,025,483	2.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									
								16.MiscInfoAndServices	

	Information Systems & Technology											
Return to cover		For Charter : N/A										
09/01/2010		Count of CU : 128										
CU Name: N/A		Asset Range : N/A										
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union										
	Count of CU in Peer Group : N/A											
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg			
System Used to Maintain Share/Loan Records												
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0			
Vendor Supplied In-House System	91	89	-2.2	89	0.0	74	-16.9	74	0.0			
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	44	-2.2			
CU Developed In-House System	4	1	-75.0	0	-100.0	1	N/A	1	0.0			
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0			
Electronic Financial Services												
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	87	1.2			
Audio Response/Phone Based	79	76	-3.8	75	-1.3	73	-2.7	72	-1.4			
Automatic Teller Machine (ATM)	84	81	-3.6	84	3.7	82	-2.4	82	0.0			
Kiosk	2	1	-50.0	1	0.0	6	500.0	6	0.0			
Mobile Banking	N/A	N/A		N/A		7		11	57.1			
Other	1	1	0.0	2	100.0	4	100.0	4	0.0			
Services Offered Electronically												
Member Application	35	35	0.0	38	8.6	33	-13.2	34	3.0			
New Loan	53	48	-9.4	50	4.2	44	-12.0	45	2.3			
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0			
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	63	3.3			
New Share Account	19	18	-5.3	20	11.1	21	5.0	21	0.0			
Loan Payments	84	82	-2.4	87	6.1	82	-5.7	84	2.4			
Account Aggregation	4	3	-25.0	8	166.7	11	37.5	11	0.0			
Internet Access Services	10	14	40.0	16	14.3	24	50.0	24	0.0			
e-Statements	N/A	N/A		65		71	9.2	73	2.8			
External Account Transfers	N/A	N/A		N/A		14		15	7.1			
View Account History	82	83	1.2	90	8.4	91	1.1	91	0.0			
Merchandise Purchase	10	9	-10.0	8	-11.1	5	-37.5	6	20.0			
Merchant Processing Services	N/A	N/A		N/A		4		4	0.0			
Remote Deposit Capture	N/A	N/A		N/A		2		5	150.0			
Share Account Transfers	91	91	0.0	91	0.0	86	-5.5	86	0.0			
Bill Payment	52	58	11.5	62	6.9	61	-1.6	63	3.3			

[Return to cover](#)

09/01/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

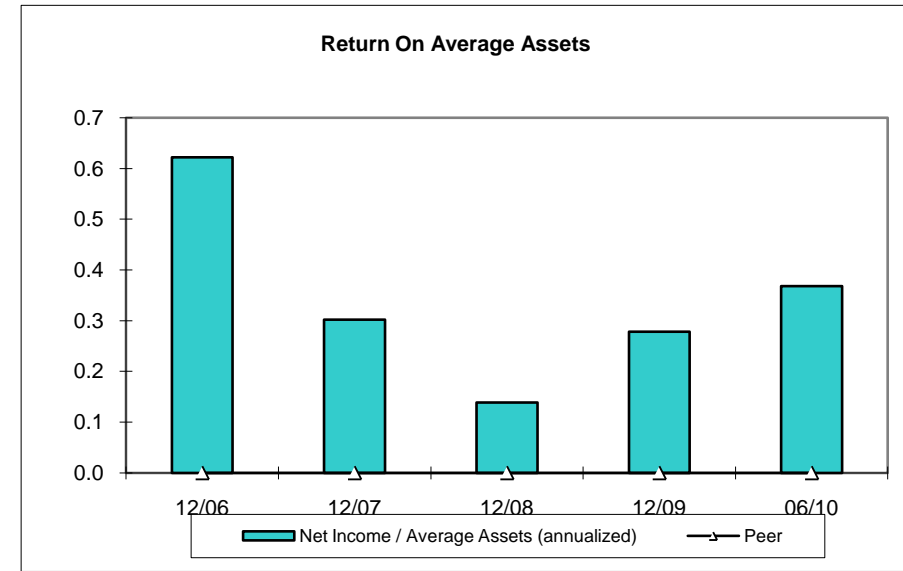
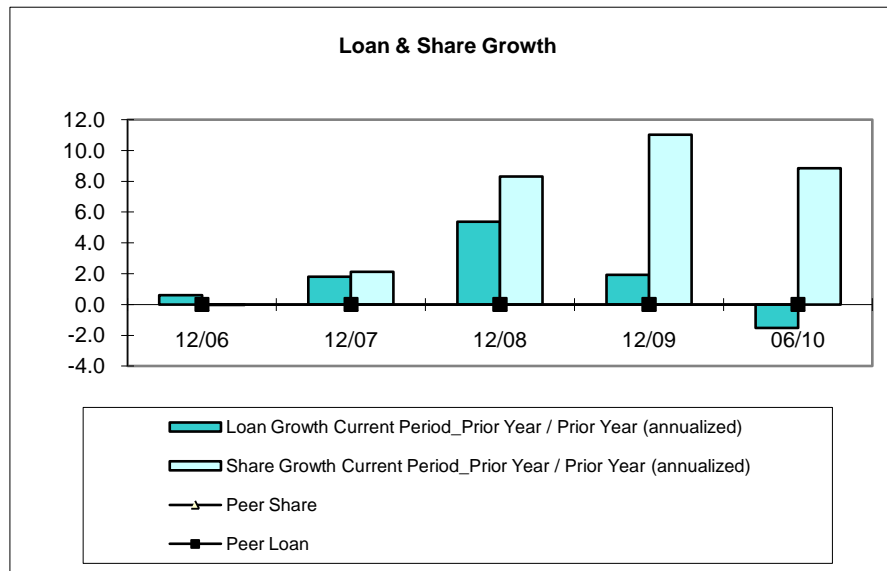
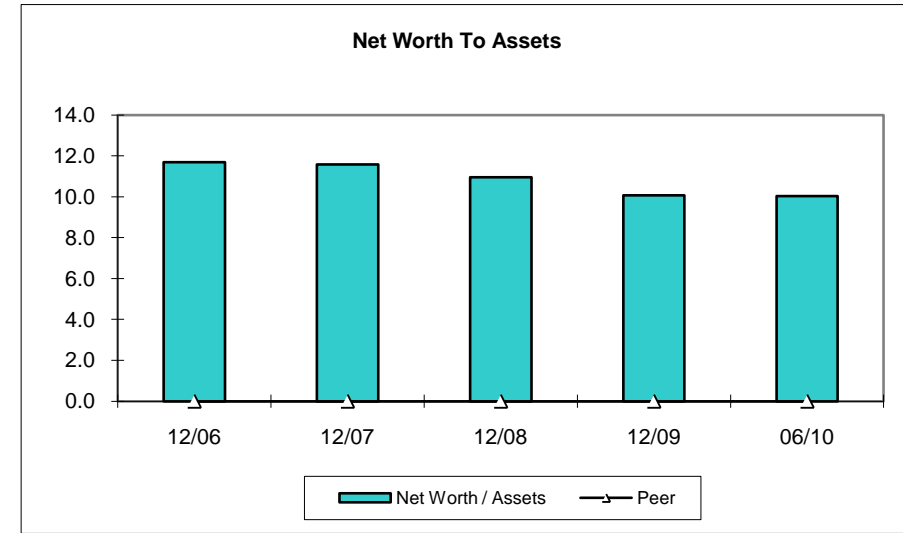
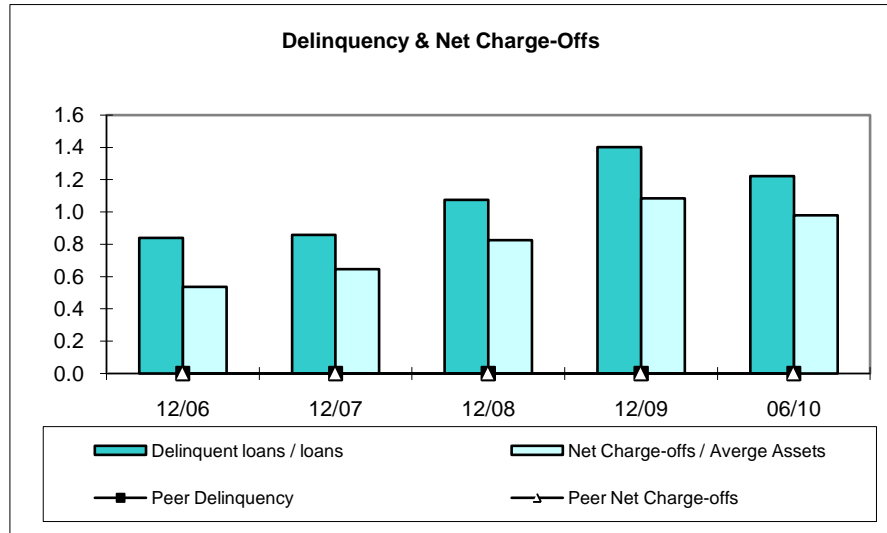
For Charter : N/A

Count of CU : 128

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



[Return to cover](#)

09/01/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 128

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

